

TERMS AND CONDITIONS

“Principal SMEs 2021” Campaign

1. “Principal SMEs 2021” Campaign (“Campaign”) is organised by Principal Asset Management Berhad (Company No. 199401018399 (304078-K)) (“Principal”) and shall be subject to the terms and conditions herein (“**Terms and Conditions**”).
2. By participating in this Campaign, the Eligible Participant (as defined in Clause 5 below) hereby expressly agree to be bound by these Terms and Conditions. You can also view additional applicable terms of use found on Principal’s website as well as any other applicable terms and conditions imposed by Principal. Please read these Terms and Conditions as well as any other applicable terms of use and/or terms of conditions carefully before participating in this Campaign.

Campaign Period

3. Campaign Period is from 1st April 2021 to 30th June 2021, 11.59 PM, both dates inclusive (“**Campaign Period**”).
4. Principal reserves its absolute right and discretion to vary or amend the Campaign Period at any time without prior notice, without assigning any reason whatsoever.

Eligibility

5. To be eligible, participant must fulfill the following criteria:
 - (a) **Employee Category:**
 - i) a permanent and non-permanent employee of any Small Medium Enterprise (SME) or registered company under the Companies Act 2016 in Malaysia or statutory bodies/regulators or societies or partnership or sole proprietor; and
 - ii) invest a minimum of RM1,000 in Principal’s unit trust funds during the Campaign Period with Principal through EPF i-Invest.
 - (b) **Employer Category:**
 - i) Any Small Medium Enterprise (SME) or registered company under the Companies Act 2016 in Malaysia or statutory bodies/regulators or societies or partnership or sole proprietor; and
 - ii) minimum of 5 employees registered and invested in Principal’s unit trust funds during the Campaign Period with Principal through EPF i-Invest.

(collectively referred to as “**Eligible Participant**”)

Campaign Mechanics and Conditions

6. To participate in the Campaign, Eligible Participant shall comply with each of the following:
 - a) to include the Campaign Code “**SME2021**” before completing the investment transaction;
 - b) submission of investment transaction by 30th June 2021; 11.59PM;
 - c) Investment units are successfully created during the Campaign Period;
 - d) During the Campaign Period, the following transactions are excluded:
 - i. redemption from an existing investment;
 - ii. switching from an existing investment to another fund(s);
 - e) Eligible Participant shall not perform any redemption during the Campaign Period. Any redemption performed during the Campaign Period will result in termination of the participation in this Campaign; and
 - f) Each Eligible Participant unable to participate in other Principal campaign through EPF i-Invest during the Campaign Period.

(collectively referred to as “**Conditions**”)

Campaign Rewards (“Reward”)

7. The Eligible Participant who satisfies the Conditions, will be entitled for Reward as follows:

A. **Employee Category:**

Investment amount	Reward	Reward Capping
Registered with Principal through EPF i-Invest with a minimum of RM1,000 to RM4,999 during the Campaign Period.	Touch ‘n Go eWallet Reload PIN worth RM20	The Reward is capped at RM 15,000 during the Campaign Period (“Amount Capped”). For the avoidance of any doubt, Eligible Participant will not be entitled to Reward, if the Amount Capped is fully allocated or utilized.
Registered with Principal through EPF i-Invest with a minimum of RM5,000 or above during the Campaign Period.	Touch ‘n Go eWallet Reload PIN worth RM50	Each Eligible Participant shall only be entitled to win one (1) Reward throughout the Campaign Period.

B. Employer Category:

Number of employees invested via Principal through EPF i-Invest	Reward	Reward Capping
Minimum of 5 to 9 employees registered on Principal through EPF i-Invest during the Campaign Period	Touch 'n Go eWallet Reload PIN worth RM200	The total Reward is capped at RM50,000 during the Campaign Period ("Amount Capped"). For the avoidance of any doubt, Eligible Participant will not be entitled to Reward, if the Amount Capped is fully allocated or utilized.
Minimum of 10 to 49 employees registered on Principal through EPF i-Invest during the Campaign Period	Touch 'n Go eWallet Reload PIN worth RM500	Each Eligible Participant shall only be entitled to win one (1) Reward throughout the Campaign Period.
50 employees or above, registered on Principal through EPF i-Invest during the Campaign Period	Touch 'n Go eWallet Reload PIN worth RM1,500	

8. Eligible Participant who fulfil the Conditions will receive the Reward between 2nd August 2021 and 15th August 2021 or any reasonable date as determined by Principal.
9. Principal will not be held liable in the event the Reward fulfillments are not completed due to incorrect email address provided by the Eligible Participant.
10. Principal will not assume any responsibility and liability for the Reward and Principal excludes and disclaims any representation, warranties or endorsement, implied or express, written or oral, of the Reward offered under this Campaign, including but not limited to any warranty of quality, merchantability, fitness for a particular purpose or use, health and safety. The Reward by Touch 'n Go and Principal's selected merchant ("Merchant"), are subject to terms and conditions as may be determined by Touch 'n Go and the Merchant. Any dispute arising or in connection with the Reward offered by Touch 'n Go and the Merchant shall be resolved by the Eligible Participant directly with Touch 'n Go and the Merchant.

Terms and Conditions of the Touch 'n Go eWallet Reload PIN ("TNG Reload PIN")

11. The Terms and Conditions of the TNG Reload PIN are as follows:
 - a) Principal will email the TNG Reload PIN in the form of unique e-code issued by Touch 'n Go to the registered email address which Eligible Participant has provided in the Campaign Form.
 - b) The Eligible Participants are responsible for redeeming the TNG Reload PIN directly through the Touch 'n Go eWallet App as stated in the registered email sent by Principal within the validity of the unique e-code;
 - c) Each Eligible Participant is only entitled to one TNG Reload PIN (one code per Eligible Participant) during the Campaign Period regardless of number of investments made;
 - d) If the TNG Reload PIN remains unused or unredeemed after the said period, or has exceeded the expiry date, the TNG Reload PIN will lapsed and will not be replaced; and
 - e) The usage of the TNG Reload PIN is subject to the Touch 'n Go eWallet User Terms and Conditions available in the Touch 'n Go eWallet official website. Eligible Participants are responsible to read and understand the Touch 'n Go's security and privacy policies and terms and conditions available in the Touch 'n Go eWallet official website.

Terms and Conditions of the Gift Certificate or Gift Voucher

12. The Terms and Conditions of the Gift Certificate or Gift Voucher are as follows:
 - a) Principal will email or contact the Eligible Participant to provide the address to mail out the Gift Certificate or Gift Voucher issued by the Merchant from Principal or Principal will use any other suitable mode as determined by Principal from time to time.
 - b) The Gift Certificate or Gift Voucher is valid for a specific merchant determined by Principal;
 - c) The usage of the Gift Certificate or Gift Voucher is subject to the Merchant's terms and conditions; and
 - d) Principal is not responsible if the Gift Certificate and Gift Voucher is lost, stolen, damage or destroyed by the Eligible Participant and replacement Gift Certificate or Gift Voucher will be provided to the Eligible Participant.

Technical Requirements

13. Principal is not responsible for any fault arising out of and/ or in connection with the internet network, software application or system. Principal shall not be liable to any person for any delay in operation or transmission, or non-receipt of any instructions or requests submitted by any person, any error (including any error in notification of the Campaign Reward to the Eligible Participant), omission, interruption, deletion, whether or not arising during operation or transmission as a result of server functions, virus, or due to any reason beyond their control.

General Terms and Conditions

14. By participating in this Campaign, the Eligible Participant hereby agrees:
 - a) to be bound by all the Terms and Conditions herein contained;
 - b) to indemnify and hold Principal and each of its affiliates, related companies, advertising and promotion agencies and each of its and their respective directors, employees, agents and representatives harmless from and against any losses, damages, rights, claims, or cause of action of any kind arising, in whole or in part, directly or indirectly, as a result of the Eligible Participant's conduct or breach of the Terms and Conditions; and
 - c) that Principal's decision on all matters relating to the Campaign shall be final, conclusive and binding and no further correspondence and/or appeal to dispute Principal's decision shall be entertained.

15. Rewards will be processed on a “first come, first serve” basis and subject to “Capping” as stated in the table above. Rewards are fully sponsored by Principal and are not transferable or exchangeable and cannot be exchanged for cash. Principal accepts no responsibility for any tax or other liability that may arise from the Reward.
16. Principal reserves the absolute right to substitute the Reward with any other item(s) of similar value at its discretion. Any further correspondence will not be entertained.
17. Principal reserves its sole and absolute discretion to suspend, disqualify or exclude any person from participating or continuing to participate in the Campaign in the event such person has “Defaulted”¹.
18. Principal reserves its sole and absolute discretion to discontinue, suspend or terminate this Campaign at any time with notification (but not obliged to) to the Eligible Participant in any manner deemed practical. The Eligible Participant shall not be entitled to claim any compensation from or against Principal for any loss or damage suffered as a result of any such discontinuation suspension or termination of the Campaign.
19. Principal may at any time and without notice add, vary and/ or modify the terms and conditions for this Campaign without assigning any reasons whatsoever.
20. Principal shall not be liable for any losses, damages, or costs incurred or suffered by any Eligible Participant as a result of participating in this Campaign. Furthermore, Principal shall not be liable for any default of this obligation under the Campaign due to any force majeure event which includes but not limited to act of God, war, riot, lockout, industrial action, fire, flood, drought, storm, epidemic or pandemic, technical or system failure or any event beyond the reasonable control of Principal.
21. By participating in this Campaign, Eligible Participant agrees and consent to:
 - a) allow his/her personal data being collected, processed and used by Principal in accordance with Principal Privacy Notice which forms an integral part of these Terms and Conditions (“Principal Privacy Notice”). Eligible Participant acknowledges that he/she has read and accepted Principal Privacy Notice, accessible at <https://www.principal.com.my/en/privacy-notice-my>; and
 - b) his/her personal data or information being collected, processed and used by Principal for the purpose of this Campaign. This includes the Eligible Participant’s personal data, photos and/or other recordings for publicity and/or use in advertisements across all media, in its original or edited format, in relation to this Campaign without further notification, remuneration or compensation.
22. Any notification made by Principal for this Campaign may be communicated by e-mail, by way of a notice displayed on Principal’s website or in any other manner deemed practical and changes will be immediately binding on the Eligible Participant upon dispatch of the email, display of such notice on Principal’s website or delivery (in any other manner deemed practical), as applicable.
23. If the Eligible Participant wishes to withdraw from the Campaign, the Eligible Participant may terminate his/her participation in the Campaign immediately by giving Principal notice to that effect in writing.
24. These terms and conditions and all applicable Malaysian laws and regulations shall bind this Campaign and be governed by and construed in accordance with the laws of Malaysia and the Eligible Participant agrees to submit to the jurisdiction of the Courts of Malaysia.

For more information, you may contact us at digitalsales@principal.com.my

¹ A person or company shall be deemed to be “Defaulted” if: (a) such person or company is in breach of the terms and conditions of the Campaign; (b) such person or company is in breach of the relevant terms and conditions imposed by Principal; (c) such person’s or the company’s account is suspended, cancelled or terminated by Principal for whatever reasons; and/or (d) Principal in its absolute discretion deems fit.